

Real Investment Report

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Women are slowly catching up to men in median wages but growth has been pathetic across the board.

BLS data on real wages shows women are slowly catching up to men.

That's the good news.

The bad news is real wages for women have only risen at slightly over 1/2 of 1 percent per year for 19.5 years.

Men performed even worse. Real wages for men have risen at a pathetic rate of about 1/4 of 1 percent per year in the same period.

The featured images is from a set of [Interactive BLS Graphs on Fred](#).

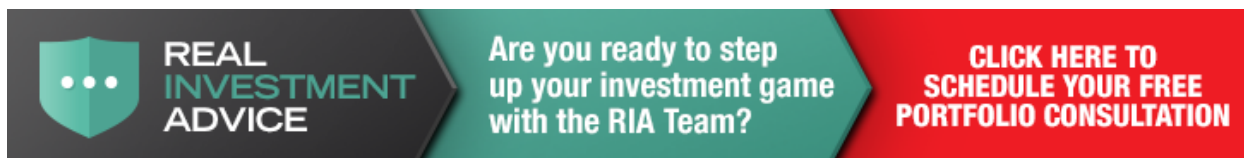
The anecdotes and calculations are mine.

I used an [Annual Rate of Return Calculator](#) to determine the percentages.

Major Assumption

The numbers assume you believe the BLS' questionable rates of inflation.

I don't because the BLS excludes housing prices and ignores asset bubbles. The BLS also dramatically understates health care costs.



Questioning the BLS Medical Care Index

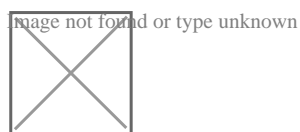
I discuss health care and incorrect BLS methodology in [Another Surge in CPI Medical Care Costs](#).

One person commented "I bought my own insurance and it went up about 180% in the first three years of Obamacare."

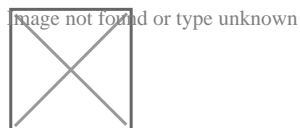
Unfortunately, that's typical. Anyone buying their own insurance will not believe the purported 4.3% rise in the past year.

I discuss other problems with the BLS' medical calculations.

Annualized Home Price Increases



Housing Bubble Reblown



Last Chance for a Good Price

The [Last Chance for a Good Price Was 7 Years Ago](#).

Home prices are not in the CPI.

Those who want to buy a home quickly discover wage growth has not kept up with home price growth.

Since 2000, assuming you believe the CPI, wages are going up 0.27% per year for men and 0.56% per year for women. Add them together to get a household and the combined increase is well under a full percent.

Home prices are dramatically outstripping median wage increases.

For those looking to buy a home and for those who do buy their own medical insurance, real wage growth is negative.

American Dream

In case you missed it, [68% of Millennial Homeowners Regret Buying a Home](#)

The top regret "too costly to maintain".

So congratulations American Dreamers on your 0.34% annualized wage growth since January, 2000, assuming you believe you actually got that.